

CALIFORNIA STATE CHARTERED BANKS
PEER GROUP COMPARISON
as of March 31, 2013
(Dollar Amounts in Millions)

| Asset Size | Less than \$100MM | \$100 to \$500MM | \$500MM to \$2 Billion | \$2 Billion and More |
|---|----------------------|---------------------|---------------------------|-------------------------|
| Number of Banks | 13 | 93 | 44 | 20 |
| % of total | 7.6 | 54.7 | 25.9 | 11.8 |
| Loans & Leases (Net)* | 684.2 | 14,465.4 | 27,023.5 | 145,132.5 |
| Reserve for loans | 22.8 | 327.9 | 561.3 | 2,170.9 |
| Total Assets | 945.5 | 22,405.2 | 43,035.3 | 215,174.2 |
| % of total | 0.3 | 8.0 | 15.3 | 76.4 |
| Total Deposits | 828.2 | 18,604.3 | 36,119.0 | 170,482.3 |
| Total Equity Capital | 103.7 | 3,083.6 | 5,282.0 | 28,713.1 |
| Noncurrent Loans & Leases** | 37.4 | 336.3 | 509.2 | 2,019.8 |
| Total Past Due Loans & Leases*** | 41.2 | 415.8 | 655.2 | 2,805.3 |
| Other Real Estate Owned | 17.5 | 122.3 | 235.6 | 292.1 |
| Interest Earned | 10.5 | 220.6 | 399.9 | 1,972.2 |
| Interest Expense | 1.0 | 21.6 | 31.3 | 158.2 |
| Net Interest Income | 9.6 | 199.1 | 368.5 | 1,814.0 |
| Noninterest Income | 1.9 | 92.2 | 80.2 | 396.1 |
| Loan Loss Provision | 0.4 | 7.6 | 12.4 | 42.2 |
| Noninterest Expense | 11.2 | 222.6 | 320.5 | 1,271.3 |
| Net Income | 0.0 | 55.1 | 86.8 | 626.5 |
| Return on Assets# | 0.02 | 0.98 | 0.81 | 1.16 |
| Return on Equity# | 0.19 | 7.14 | 6.57 | 8.73 |
| Net Interest Margin# | 4.04 | 3.55 | 3.43 | 3.37 |
| Loans & Leases/Deposits | 82.61 | 77.75 | 74.82 | 85.13 |
| Loans & Leases/Assets | 72.36 | 64.56 | 62.79 | 67.45 |
| Equity Capital/Assets | 10.96 | 13.76 | 12.27 | 13.34 |
| Noncurrent Loans&Leases/Total Loans&Leases | 5.46 | 2.32 | 1.88 | 1.39 |
| Tot. Past Due Loans&Leases/Total Loans&Leases | 6.02 | 2.87 | 2.42 | 1.93 |
| Reserves for Loans/Noncurrent Loans & Leases | 60.92 | 97.52 | 110.25 | 107.48 |

* Net of unearned income.

** Noncurrent loans & leases are loans & leases past due 90 days or more and nonaccruals.

*** Includes noncurrent loans & leases plus loans & leases 30-89 days delinquent.

Aggregate, Annualized return